

Up to 6 weeks free + 2 month waiver (10 September 2025 – 2 November 2025)

Eligibility

This offer is available to new see-u by HBF policyholders who:

- Purchase an eligible combined Hospital & Extras cover via Compare the Market.
- Complete the purchase in a single transaction between 9:00am (AEST) on 10 September 2025 and 11:59pm (AEST) on 2 November 2025.
- Maintain continuous, paid cover for the required period(s) to receive the free weeks.

This offer is not available to:

- Employees of see-u, QCHF, HBF, or related entities.
- Current or former members who have received a promotional joining offer for a see-u by HBF branded policy in the last 18 months.
- Existing see-u members making changes to their current policy (including upgrades, downgrades, or adding dependants).
- Policies purchased as Hospital-only or Extras-only cover.
- Policies combined with products outside the eligible list.
- Members redeeming another see-u promotion, incentive, or weeks free offer at the same time.

Eligible Combined Products & Weeks Free

Combined Hospital & Extras Product	Extras Product Options	Weeks Free Total	Fulfilment Timing
Starter Hospital \$750 Excess with Daily Co-Pay (Basic)	Simple 50, Starter Extras or Easy Extras	4 weeks	4 weeks after 8 weeks
Starter Hospital \$750 Excess (Basic)	Simple 50, Starter Extras or Easy Extras	4 weeks	4 weeks after 8 weeks
Saver Hospital \$750 Excess with Daily Co-Pay (Bronze Plus)	Simple 50, Starter Extras or Easy Extras	4 weeks	4 weeks after 8 weeks
Saver Hospital \$750 Excess (Bronze Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Smart Hospital \$750 Excess (Bronze Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Secure Hospital \$750 Excess (Silver)	Simple 60, Simple 50, Starter Extras or Easy Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13

Fulfilment of 4 Weeks Free

- 4 weeks free cover will be applied after 8 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit.
- If a member switches to an ineligible cover before the free weeks are applied, they will no longer be eligible for the offer.

- If a member's last full payment aligns with their free-cover eligibility date, the free cover will begin from their next scheduled payment date.
- During the free-cover period, direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.

Fulfilment of 6 Weeks Free

- **First instalment:** 4 weeks free cover will be applied after 8 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit.
- **Second instalment:** The remaining 2 weeks free will be applied at month 13, provided the policy remains active, financial, and on an eligible combined product. If a member switches between eligible products, the second instalment will update to match the new eligible product.
- If a member's last full payment aligns with their free-cover eligibility date, the free cover will begin from their next scheduled payment date.
- During free-cover periods, direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.

2-Month Extras Waiting Period Waiver

- Applies to the Extras portion of cover only.
- Hospital waiting periods and any Extras waiting periods greater than 2 months still apply.
- If joining within 2 months of leaving another Australian health insurer, generally we'll recognise waiting periods already served on a comparable or higher level of cover.
- Members must be financial and have paid 4 weeks of premiums before any Extras claims can be approved. Eligible claims for services received from the join date will be payable once this is met.

General Conditions

- Free weeks are not redeemable for cash or any other benefit.
- This offer cannot be used in conjunction with any other see-u promotion, incentive, or weeks free offer.
- see-u by HBF reserves the right to vary, withdraw, or amend this offer and its qualifying criteria at any time without notice.